Case 08-21386 Doc 1 Filed 08/14/08 Entered 08/14/08 15:18:31 Desc Main B1 (Official Form 1) (1/08) Document Page 1 of 40

United States Bankruptcy Court Northern District of Illinois Eastern Division

Voluntary Petition

Name of Debtor (if individual, enter Last, First, Middle):					Name of Joint Debtor (Spouse) (Last, First, Middle)				
Lorimer, Amanda Victoria									
All Other Names used by the Debtor ir and trade names):	rs (include ma	ırried, maidei	All Oti maide	All Other Names used by the Joint Debtor in the last 8 years (include married, maiden and trade names):					
Last four digits of Soc. Sec. or Individual (if more than one, state all) * ********************************	omplete EIN		ur digits of Soc e than one, stat		ridual-Taxpaye	r I.D. (ITIN) No./Complete EIN			
Street Address of Debtor (No. & Street	City, and Stat	e):		Street	Address of Joi	nt Debtor (No	. & Street, City	, and State):	
1603 Fairway Drive A	pt # 3E			_					
Lisle IL		(60532						
County of Residence or of the Principa	Place of Busi	ness:		County	y of Residence	or of the Prin	cipal Place of	Business:	
DU	PAGE								
Mailing Address of Debtor (if different t	om street add	ress)		Mailing	g Address of Jo	oint Debtor (if	different from s	street address):	
Location of Dringing Agests of Dugines	Dobtor (if dif	foront from at	root addroos	ahaya);					
Type of Debtor (Form of Organization		Nature of Bu		<u> </u>	nter of Bankrui	ntcy Code Ur	nder Which th	e Petition is Filed (Check one box)	
(Check one box)		(Check one				picy douc of	idei Willeli di	CT CHILOTTIST HCC (OHCOK OHE BOX)	
Individual (includes Joint Debto See Exhibit D on page 2 of this form	3)	th Care Busin le Asset Real			hapter 7 hapter 9		•	15 Petition for Recognition	
☐ Corporation (includes LLC & L	P) defir	ned in 11 U.S.			hapter 11		of a Fore	eign Main Proceeding	
☐ Partnership	Railr	oad kbroker			hapter 12			15 Petition for Recognition eign Nonmain Proceeding	
Other (If debtor is not one of the	□ Com	modity Broke	r		hapter 13	N. d			
above entities, check this box		ring Bank			Nature of Debts (Check one Box)				
and state type of entity below.)	☐ Othe		F		■ Debts are primarily consumer Debts are primarily business debts, defined in 11 U.S.C. debts.				
		Tax-Exempt Check box, if a	oplicable.)	§ ·	§ 101(8) as "incurred by an				
		or is a tax-exenter in the second contraction and contraction under the second contraction in th			dividual primari ersonal, family,	-			
		ed States Codenue Code).	le (the Interna	al pu	ırpose."				
Filing Fe	(Check one box	()		Check	one box	Cha	apter 11 Debt	ors	
■ Filing Fee attached					☐ Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D)				
☐ Filing Fee to be paid in installments	(annlicable in	individuals or	nly) Must atta	och .					
signed application for the court's counable to pay fee except in installm	sideration ce	tifying that th	e debtor is					debts (excluding debts owed to	
☐ Filing Fee wavier requested (applic	ble to chante	· 7 individuals	only) Must	Chec	k all applicabl	e boxes:			
attach signed application for the co			• /		plan is being f	-		etition from one of more classes	
			f creditors, in a						
Statistical/Administrative Information Debtor estimates that funds will be		istribution to u	insecured cre	edtiors.				This space is for court use only	
Debtor estimates that, after any exempt property is excluded and administrative funds available for distribution to unsecured creditors.					es paid, there w	vill be no			
Estimated Number of Creditors									
1- 50- 100-	200-	1,000-	5,001-	10,001	25,001	50,001	Over		
49 99 199 Estimated Assets	999	5,000	10,000	25,000	50,000	100,000	100,000		
\$0 to \$50,001to \$100,001 \$50,000 \$500,000	to \$1	\$1,000,001 to \$10	\$10,000,001 to \$50	\$50,000,001 to \$100	\$100,000,001 to \$500	\$500,000,001 to \$1billion	More than \$1 billion		
Estimated Liabilities	million	million	million	million	million				
\$0 to \$50,001 to \$100,001 \$50,000 \$100,000 \$500,000		\$1,000,001 to \$10	\$10,000,001 to \$50	\$50,000,001 to \$100 million	\$100,000,001 to \$500	\$500,000,001 to \$1billion			

Case 08-21386 Doc 1 Filed 08/14/08 Entered 08/14/08 15:18:31 Desc Main B1 (Official Form 1) (1/08) Document Page 2 of 40 **Voluntary Petition** Name of Debtor(s) This page must be completed and filed in every case) Lorimer, Amanda Victoria All Prior Bankruptcy Case Filed Within Last 8 Years (if more than two, attach additional sheet) Location Where Filed: Case Number: Date Filed: None None Pending Bankruptcy Case Filed by any Spouse, Partner, or Affilate of this Debtor (if more than one, attach additional sheet) Name of Debtor: Date Filed: Case Number: None District: Relationship: Judge: **Exhibit B** Exhibit A (To be completed if debtor is an individual whose debts are primarily consumer debts.) (To be completed if debtor is required to file periodic reports (e.g., I, the attorney for the petitioner named in the foregoing petition, declare that I forms 10K and 10Q) with the Securities and Exchange Commission have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12 pursuant to Section 13 or 15 (d) of the Securities Exchange Act of or 13 of title 11, United States Code, and have explained the relief available under 1934 and is requesting relief under chapter 11.) each such chapter. I further certify that I have delivered to the debtor the notice required by 11 USC § 342(b). Exhibit A is attached and made a part of this petition. /s/ Andrew B Nelson Andrew B Nelson Dated: 08/14/2008 **Exhibit C** Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. Nο **Exhibit D** (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. П Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check the Applicable Box.) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes.) П Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of Landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for

Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1))

Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day

П

possession was entered, and

period after the filing of the petition.

Case 08-21386 Doc 1 Filed 08/14/08 Entered 08/14/08 15:18:31 Desc Main B1 (Official Form 1) (1/08) Document Page 3 of 40

Voluntary Petition

This page must be completed and filed in every case)

Name of Joint Debtor(s) Lorimer, Amanda Victoria

Signatures

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7,11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

/s/ Amanda Victoria Lorimer Amanda Victoria Lorimer

Dated: 08/12/2008

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition (Check only **one** box.)

□ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.

Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

(Signature of Foreign Representative)

(Printed Name of Foreign Representative)

<< Sign & Date on Those Lines

Signature of Attorney

/s/ Andrew B Nelson

Signature of Attorney for Debtor(s)

Andrew B Nelson

Printed Name of Attorney for Debtor(s)

LAW OFFICES OF PETER FRANCIS GERACI 55 E. Monroe Street #3400 Chicago IL 60603 312.332.1800 (PH)

Date: 08/14/2008

* In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedule incorrect.

Signature of Debtor (Corporation/Partnerhsip)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for fi ling for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19B is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.) Address

Date

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above.

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.



Document Page 4 of 40 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Amanda Victoria Lorimer Debtor

Bankruptcy Docket #:

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. check one of the five statements below and attach any documents as directed.

1. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the

certificate and a copy of any debt repayment plan developed through the agency.

Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the
United States trustee or bankruptcy administrator that outlined the opportunties for available credit counseling and assisted me in
performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file
a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through
the agency no later than 15 days after your bankruptcy case is filed.

I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five
days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement
so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances
here.]

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]

Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

Active military duty in a military combat zone.

5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Dated: 08/12/2008 /s/ Amanda Victoria Lorimer

~

Sign & Date Here

PFG Record # 356577 Official Form 1, Exhibit D (10/06) Page 1 of 1

Amanda Victoria Lorimer

Document Page 5 of 40 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Amanda Victoria Lorimer Debtor

Bankruptcy Docket #:

Here

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. check one of the five statements below and attach any documents as directed.

Date	ed: 08/12/2008	Sign & Date
l ce	rtify under penalty of perjury that the information provided above is true and correct.	
	5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 17 does not apply in this district.	U.S.C. § 109(h)
	Active military duty in a military combat zone.	
	Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonabl participate in a credit counseling briefing in person, by telephone, or through the Internet.);	e effort, to
	Incapacity. (Defined in 11 U.S.C. \S 109(h)(4) as impaired by reason of mental illness or mental deficiency so as of realizing and making rational decisions with respect to financial responsibilities.);	to be incapable
	4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be a by a motion for determination by the court.]	accompanied
	If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You me credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the approvided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reason bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.	agency that the 30-day n the 30-day
Ш	days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit cou so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exi here.]	nseling requirement
	3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the service	es during the five
	2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agence. United States trustee or bankruptcy administrator that outlined the opportunties for available credit counseling and assiste performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to my a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed the agency no later than 15 days after your bankruptcy case is filed.	ed me in ne. You must file
	1. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assiste performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Att certificate and a copy of any debt repayment plan developed through the agency.	d me in

PFG Record # 356577 Official Form 1, Exhibit D (10/06) Page 1 of 1

Case 08-21386 Doc 1 Filed 08/14/08 Entered 08/14/08 15:18:31 Desc Main Document Page 6 of 40

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Amanda Victoria Lorimer, Debtor

Bankruptcy Docket #:

Attorney	for De	ebtor: /	Andrew	В	Nelson
----------	--------	----------	--------	---	--------

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR - 2016B

1. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

The compensation paid or promised by the Debtor(s), to the undersigned, is as follows:

For legal services, Debtor(s) agrees to pay and I have agreed to accept

Prior to the filing of this Statement, Debtor(s) has paid and I have received

The Filing Fee has been paid.

\$1,800

\$1,800

2. The source of the compensation paid to me was:

Debtor(s) Other: (specify)

3. The source of compensation to be paid to me on the unpaid balance, if any, remaining is:

Debtor(s) Other: (specify)

The undersigned has received no transfer, assignment or pledge of property from the debtor(s) except the following for the value stated: **None.**

- **4.** The undersigned has not shared or agreed to share with any other entity, other than with members of the undersigned's law firm, any compensation paid or to be paid without the client's consent, except as follows: **None.**
- 5. The Service rendered or to be rendered include the following:
- (a) Analysis of the financial situation, and rendering advice and assistance to the client in determining whether to file a petition under Title 11, U.S.C.
- (b) Preparation and filing of the petition, schedules, statement of affairs and other documents required by the court.
- (c) Representation of the client at the first scheduled meeting of creditors.
- (d) Advice as required.
- **6.** By agreement with the debtor(s), the above-disclosed fee does not include the following service: Fee does **NOT** include missed court dates & amendments to schedules, contested matters, motions, objections to discharge or other matters except the first meeting of creditors.

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceedings.

Respectfully Submitted,

Dated: 08/14/2008 /s/ Andrew B Nelson

Attorney Name: Andrew B Nelson LAW OFFICES OF PETER FRANCIS GERACI 55 E. Monroe Street #3400 Chicago IL 60603 312.332.1800 (PH) 312.332.6354 (FAX) Bar No: 6276704

Case 08-21386 Doc 1 Filed 08/14/08 Entered 08/14/08 15:18:31 Desc Main Document Page 7 of 40

Document Page 7 of 40 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Amanda Victoria Lorimer, Debtor

Attorney for Debtor: Andrew B Nelson

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a co-tenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband Wife Joint Or Community	Current Value of Debtors Interest in Property Without Deducting and Secured Claim or Exemption	Amount of Secured Claim
CitiMortgage- 1603 Fairway Drive Lisle, IL 60532 (Debtor's Residence)	Fee Simple		\$ 193,000	\$ 192,293

Total Market Value of Real Property
(Report also on Summary of Schedules)

\$193,000.00



UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Amanda Victoria Lorimer, Debtor

Attorney for Debtor: Andrew B Nelson

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "HWJC." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interest in executory and unexpired leases on this schedule. List them in Schedule G.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." In providing the information in this schedule, do not include the name or address of a minor child. Simpy state a "minor child."

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Type of Property	N O N E	Description and Location of Property	L M L	Debtor's Propert Deduc	t Value of Interest in y, Without ting Any d Claim or
01. Cash on Hand	X				
02. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations or credit unions, brokerage houses, or cooperatives.		checking account with TCF Bank		\$	10
03. Security Deposits with public utilities, telephone companies, landlords and others.	X				
04. Household goods and furnishings, including audio, video, and computer equipment.		Household goods; TV, sofa, vacuum, table, chairs, lamps, 1 bedroom set, microwave, pots/pans, dishes/flatware		\$	1,000
05. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		Books, Compact Discs, Tapes/Records, Family Pictures		\$	100
06. Wearing Apparel		Necessary wearing apparel.		\$	200
07. Furs and jewelry.		Earrings, watch, costume jewelry		\$	100
08. Firearms and sports, photographic, and other hobby equipment.	X				
09. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X				
10. Annuities. Itemize and name each issuer.	X				

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Amanda Victoria Lorimer, Debtor

SCHEDULE B - PERSONAL PROPERTY						
N O N E	Description and Location of Property	H W J C	Current Value of Debtor's Interest in Property, Without Deducting Any Secured Claim or			
X						
	401k w/ Employer/Former Employer - 100% Exempt.		\$ 1,200			
X						
X						
X						
X						
X						
X						
X						
X						
	2008 Government Stimulus		\$ 600			
X	2000 Government Guintalus		Ψ σσσ			
X						
X						
	X X X X X X X	Description and Location of Property	Description and Location of Property H W J C			

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Amanda Victoria Lorimer, Debtor

SCHEDULE B - PERSONAL PROPERTY						
Type of Property	C H W	Current Value of Debtor's Interest in Property, Without Deducting Any Secured Claim or				
25. Autos, Truck, Trailers and other vehicles and accessories.		2001 Dodge Stratus with over 65,000 miles		\$ 3,800		
26. Boats, motors and accessories.	X					
27. Aircraft and accessories.	X					
28. Office equipment, furnishings, and supplies.	X					
29. Machinery, fixtures, equipment, and supplie used in business.	X					
30. Inventory	X					
31. Animals		Family Pets/Animals. 1 Dog		\$ 0		
32. Crops-Growing or Harvested. Give particulars.	X					
33. Farming equipment and implements.	X					
34. Farm supplies, chemicals, and feed.	X					
35. Other personal property of any kind not already listed. Itemize.	X					
		Total (Report also on Summary of Schedules)		\$7,010		

Case 08-21386 Doc 1 Filed 08/14/08 Entered 08/14/08 15:18:31 Desc Main Document Page 11 of 40 UNITED STATES BANKRUPTCY COURT

NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Amanda Victoria Lorimer, Debtor

SCHEDULE C - PROPERTY CLAIMED EXEMPT									
Debtor claims the exemptions to which debtor is entitled under: (Check one box) 11 U.S.C. § 522(b)(2) 11 U.S.C. § 522(b)(3)		Check if debtor claims a homestead exemption that exceeds \$136,875							

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property without Deducting Exemption	
00. Real Property CitiMortgage- 1603 Fairway Drive Lisle, IL 60532 (Debtor's Residence)	735 ILCS 5/12-901	\$ 15,000	\$ 193,000	
02. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations or credit unions, brokerage houses, or cooperatives. checking account with TCF Bank	735 ILCS 5/12-1001(b)	\$ 10	\$ 10	
04. Household goods and furnishings, including audio, video, and computer equipment. Household goods; TV, sofa, vacuum, table, chairs, lamps, 1 bedroom set, microwave, pots/pans, dishes/flatware	735 ILCS 5/12-1001(b)	\$ 1,000	\$ 1,000	
05. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles. Books, Compact Discs, Tapes/Records, Family Pictures	735 ILCS 5/12-1001(a)	\$ 100	\$ 100	
06. Wearing Apparel Necessary wearing apparel.	735 ILCS 5/12-1001(a),(e)	\$ 200	\$ 200	
07. Furs and jewelry. Earrings, watch, costume jewelry	735 ILCS 5/12-1001(b)	\$ 100	\$ 100	
12. Interest in IRA,ERISA, Keogh, or other pension or profit sharing plans. Give particulars 401k w/ Employer/Former Employer - 100% Exempt.	735 ILCS 5/12-1006	\$ 1,200	\$ 1,200	
21. Other contingent and unliquidated claims of every nature, including tax refunds, counter claims of the debtor, and rights to setoff claims. Give estimated value of each. 2008 Government Stimulus	735 ILCS 5/12-1001(b)	\$ 600	\$ 600	

Case 08-21386 Doc 1 Filed 08/14/08 Entered 08/14/08 15:18:31 Desc Main Document Page 12 of 40 UNITED STATES BANKRUPTCY COURT

NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Amanda Victoria Lorimer, Debtor

Attorney for	r Debtor:	Andrew I	B Nelson
--------------	-----------	----------	----------

SCHEDULE C - PROPERTY CLAIMED EXEMPT								
Debtor claims the exemptions to which debtor is entitled under: (Check one box) 11 U.S.C. § 522(b)(2) 11 U.S.C. § 522(b)(3)		Check if debtor claims a homestead exemption that exceeds \$136,875						

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property without Deducting Exemption
25. Autos, Truck, Trailers and other vehicles and accessories. 2001 Dodge Stratus with over 65,000 miles	735 ILCS 5/12-1001(c) 735 ILCS 5/12-1001(b)	\$ 2,400 \$ 1,400	\$ 3,800
31. Animals Family Pets/Animals. 1 Dog	735 ILCS 5/12-1001(b)	\$ 0	\$ 0

Document Page 13 of 40 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Amanda Victoria Lorimer, Debtor

Attorney for Debtor: Andrew B Nelson

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s) on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule D.

Creditor's Name and Mailing Address Including Zip and Account Number (See Instructions Above)	Codebtor	H W J C	* Date Claim was Incured * Nature of Lien *Value of Property Subject to Lien *Description of Property	Contingent	Unliquidated	Disputed	Amount of Claim Without Deducting Value of	Unsecured Portion, If Any
1 Citi Mortgage Bankruptcy Department PO Box 183040 Columbus OH 43218 Acct No.: 07707822677			Dates: 2005 Nature of Lien: Mortgage Market Value: \$ 193,000 Intention: Surrender *Description: CitiMortgage- 1603 Fairway Drive Lisle, IL 60532 (Debtor's Residence)				\$ 191,839	\$ 0
Pour Lake Condo c/o EPI Realty & Mgmt 14032 S. Kostner Suite M Acct No.: XXX XX 1108			Dates: Nature of Lien: Statutory Lien Market Value: \$ 193,000 Intention: Surrender *Description: CitiMortgage- 1603 Fairway Drive Lisle, IL 60532 (Debtor's Residence)				\$ 454	\$ 0

Total

\$ 192,293

\$ -

(Report also on Summary of Schedules.) (if applicatble, report also on Statistical Summary of Certain Liabilities and Related Data.)

Case 08-21386 Doc 1 Filed 08/14/08 Entered 08/14/08 15:18:31 Desc Main Document Page 14 of 40 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Amanda Victoria Lorimer, Debtor

Attorney for Debtor: Andrew B Nelson

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a case under chapter 7 or 13 report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors

	Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYP	PES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
	Domestic Support Obligations Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
	Extensions of Credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but bfore the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
	Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
	Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
	Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
	Deposits by individuals Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
	Taxes and certain other Debts Owed to Governmental Units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
	Commitments to maintain the capital of insured depository institution Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
	Claims for death or personal injury while debtor was intoxicated Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

^{*} Amounts are subject to adjustment on April 10, 2010, and every three years thereafter with respect to cases commenced on or after the date of adju

Case 08-21386 Doc 1 Filed 08/14/08 Entered 08/14/08 15:18:31 Desc Main Document Page 15 of 40

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Amanda Victoria Lorimer / Debtor

Attorney for Debtor: Andrew B Nelson

SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts filing a case under chapter 7, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

Cı	editor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C A H	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	 nount of Claim
1	American Express Bankruptcy Dept PO Box 981540 EI Paso TX 79998 Acct #: 3499911925219613			Dates: 2003 Reason: Credit Card or Credit Use				\$ 7,800
2	American Express Bankruptcy Department Box 0001 Los Angeles CA 90096 Acct #: 3499909208997153			Dates: 2003 Reason: Credit Card or Credit Use				\$ 30
3	Bank of America Bankruptcy Dept 1000 Samuset Drive Wilmington DE 19850 Acct #: 4808936138594282			Dates: 2004 Reason: Credit Card or Credit Use				\$ 6,000

Case 08-21386 Doc 1 Filed 08/14/08 Entered 08/14/08 15:18:31 Desc Main Document Page 16 of 40 UNITED STATES BANKRUPTCY COURT

NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Amanda Victoria Lorimer / Debtor

	SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS							
Cr	editor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	A N N	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Jnliquidated	Disputed	Amount of Claim
4	Barclays Bank Delaware Bankruptcy Department 125 S. West St. Wilmington DE 19801 Acct #: 469596500168			Dates: 2007 Reason: Credit Card or Credit Use				\$ 1,200
5	Capital One Bankruptcy Department PO Box 26074 Richmond VA 23220 Acct #: 517805203836396			Dates: 2002 Reason: Credit Card or Credit Use				\$ 750
6	Chase Bankruptcy Department PO Box 15153 Wilmington DE 19886 Acct #: 4266841073661291			Dates: 2005 Reason: Credit Card or Credit Use				\$ 3,000
7	Citibank Bankruptcy Department PO Box 24330 Oklahoma City OK 73124 Acct #: 8401986297			Dates: 2007 Reason: Personal Loan				\$ 5,400
8	Citifinancial Bankruptcy Department PO Box 22060 Tempe AZ 85285 Acct #: 603259032447			Dates: 2005 Reason: Credit Card or Credit Use				\$ 2,300
9	Discover Bank Bankruptcy Dept. PO Box 3004 New Albany OH 43054 Acct #: 6011007390711280			Dates: 2002 Reason: Credit Card or Credit Use				\$ 7,600
10	Dr. Ryan Molis Attn: Bankruptcy Dept. 375 W. 83rd Street Burr Ridge IL 60527 Acct #: 6458			Dates: Reason: Medical/Dental Services				\$ 600

Case 08-21386 Doc 1 Filed 08/14/08 Entered 08/14/08 15:18:31 Desc Main Document Page 17 of 40 UNITED STATES BANKRUPTCY COURT

NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Amanda Victoria Lorimer / Debtor

Attorney for Debtor: Andrew B Nelson

SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS							
Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	H W J C	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim
11 HSBC Bankruptcy Department PO Box 3004 Carol Stream IL 60197 Acct #: 5499441006495072			Dates: 2005 Reason: Credit Card or Credit Use				\$ 4,300
12 Juniper Bank Bankruptcy Department 100 S. West St. Wilmington DE 19801 Acct #: 6415			Dates: Reason: Credit Card or Credit Use				\$ 1,000
13 PayPal Bankruptcy Department PO Box 660487 Dallas TX 75266 Acct #: 4185864306474618			Dates: Reason: Credit Card or Credit Use				\$ 550
14 Sallie Mae Bankruptcy Department PO Box 9500 Wilkes Barre PA 18773 Acct #: 96732382921	x		Dates: 2006 Reason: Loan or Tuition for Education				\$ 3,600
15 Victoria's Secret Attn: Bankruptcy Dept. PO Box 182128 Columbus OH 43218 Acct #: 278859090			Dates: 2004 Reason: Credit Card or Credit Use				\$ 1,700
16 Von Maur Attn: Bankruptcy Dept. 6565 Brady Street Davenport IA 52806 Acct #: 012375259			Dates: Reason: Credit Card or Credit Use				\$ 350
17 Washington Mutual Bankruptcy Department PO Box 660487 Dallas TX 75266 Acct #: 4559540800956494			Dates: 2001 Reason: Credit Card or Credit Use				\$ 2,800

Record # 356577

Document Page 18 of 40 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Amanda Victoria Lorimer / Debtor

Attorney for Debtor: Andrew B Nelson

SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS								
Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	H W J C	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim	
18 Washington Mutual Bankruptcy Dept. PO Box 3139 Milwaukee WI 53201 Acct #: 418586430647			Dates: 2005 Reason: Credit Card or Credit Use				\$ 750	

Total Amount of Unsecured Claims

(Report also on Summary of Schedules)

\$ 49,730.00



Case 08-21386 Doc 1 Filed 08/14/08 Entered 08/14/08 15:18:31 Desc Main Document Page 19 of 40

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Amanda Victoria Lorimer, Debtor

Attorney for Debtor: Andrew B Nelson

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).



Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract. Description of Contract or Lease and Nature of Debtor's Interest. State whether Lease is for Non-Residential Real Property. State Contract Number or Any Government Contract.

[x] None

Document Page 20 of 40 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Amanda Victoria Lorimer, Debtor

Attorney for Debtor: Andrew B Nelson

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).



Check this box if debtor has no codebtors.

	Name and Address of CoDebtor	Name and Address of the Creditor
1	William Greiner 7215 Leonard Dr. Darien, IL 60561	Sallie Mae Bankruptcy Department PO Box 9500 Wilkes Barre PA 18773
		Account No. 96732382921

UNITED STATES BARKRUPTEY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Amanda Victoria Lorimer, Debtor Bankruptcy Docket #:

Attorney for Debtor: Andrew B Nelson

if there is only one debtor repeat total reported on line 15.)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital	DEPENDENTS OF DEBTOR A	AND SPOUSE ~ RELATIONSHIP AND AGE								
Status: Single	None, , , ,									
	DEBTOR EMPLOYMENT	SPOUSE EMPLOYMENT								
Occupation:	Insurance Producer									
Name of Employer:	Pacific General Insurance									
Years Employed	6.5 years									
Employer Address:	5337 South Main Street									
City, State, Zip	Downers Grove, IL 60515 ,									

INCOME: (Estimate of average or projected monthly income at time case filed.)	DEBTOR	SPOUSE
1. Monthly Gross Wages, Salary, and commissions	\$ 2,916.66	\$ 0.00
(Prorate if not paid monthly.) 2. Estimated Monthly Overtime	\$ 0.00	\$ 0.00
3. SUBTOTAL	\$ 2,916.66	\$ 0.00
4. LESS PAYROLL DEDUCTIONS		
a. Payroll Taxes and Social Security	\$ 589.64	\$ 0.00
b. Insurance	\$ 51.60	\$ 0.00
c. Union Dues	\$ 0.00	\$ 0.00
d. Other (Specify) Pension:	\$ 0.00	\$ 0.00
Voluntary 401 Contributions:	\$ 175.00	\$ 0.00
Child Support:	\$ 0.00	\$ 0.00
Life Insurance, Uniforrms, 401K Loan:	\$ 0.00	\$ 0.00
5. SUBTOTAL OF PAYROLL DEDUCTIONS	\$ 816.24	\$ 0.00
6. TOTAL NET MONTHLY TAKE HOME PAY	\$ 2,100.42	\$ 0.00
7. Regular income from operation of business or profession or farm	\$ 0.00	\$ 0.00
8. Income from real property	\$ 0.00	\$ 0.00
Interest and dividends	\$ 0.00	\$ 0.00
Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above.	\$ 0.00	\$ 0.00
11. Social Security or government assistance (Specify)	\$ 0.00	\$ 0.00
12. Pension or retirement income	\$ 0.00	\$ 0.00
13. Other monthly income	\$ 0.00	\$ 0.00
(Specify:) & &		
Unemployment Income	\$ 0.00	\$ 0.00
14. SUBTOTAL OF LINES 7 THROUGH 13		
15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)	\$ 2,100.42	\$ 0.00
16. COMBINED AVERAGE MONTHLY INCOME (Combine column totals fromlin	\$ 2,10	00.42

Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data.)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document: **None**

Record #: 356577 Form B6I (10/06) Page 1 of 1

UNITED STATESTBARKREPTEY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Amanda Victoria Lorimer / Debtor Bankruptcy Docket #:

	SCHEDULE J - CURRENT EXPENSES OF INDIVIDUAL DEBTOR(3)
pa	Complete this schedule by estimating the average monthly expenses of the debtor and the debtor's family at time case filed. Prayments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate.	orate any
	Check box if joint petition is filed & debtor's spouse maintains a separate household. Complete a separate schedule of expenditures lab	eled "Spouse".
1.	Rent or home mortgage payment (include lot rented for mobile home)	\$ 800.00
	a. Real Estate taxes included? [] Yes [x] No b. Property insurance included? [] Yes [x] No	* ***********************************
2.	Utilities: a. Electricity and Heating Fuel	\$ 200.00
	b. Water, Sewer, Garbage	\$ -
	c. Cellphone, Internet	\$ 50.00
	d. Other Home Phone and Cable Television	\$ 50.00
3.	Home Maintenance (repairs and upkeep)	\$ -
4.	Food	\$ 350.00
5.	Clothing	\$ 50.00
6.	Laundry and Dry Cleaning	\$ 40.00
7.	Medical and Dental Expenses	\$ 50.00
8.	Transportation (not including car payments) Gas, Tolls/Parking, Fees/Licenses, Repair, Bus/Train	\$ 267.00
9.	Recreation, Clubs and Entertainment, Newspapers, Magazines, etc.	\$ 20.00
	Charitable Contributions	\$ 20.00
11.	Insurance (not deducted from wages or included in home mortgage payments)	\$ -
	a. Homeowner's or Renter's	\$ -
	b. Life c. Health	<u>\$</u> -
	d. Auto	\$ 63.00
	e. Other	\$-
12	Taxes (not deducted from wages or included in home mortgage payments)	Ψ-
14.	(Specify) Federal or State Tax Repayments, Real Estate Taxes	\$ -
13	Installment Payments: (In Chapter 11, 12, and 13 cases, do not list payments to be included in plan)	
10.	a. Auto	\$-
	b. Reaffirmation Payments	\$ -
	c. Other \$-	\$-
14.	Alimony, maintenance and support paid to others	\$ -
	Payments for support of additional dependents not living at your home	\$-
16.	Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$ -
17.	Other: Haircuts, Hygiene, Newspaper/Mags & Tuition, Books & Childcare & Pet Eyecare, Meds Postage/Banking GLS Repay: Babysitting Care:	
	\$90.00 \$20.00 \$0.00 \$- \$20.00	\$130.00
18.	AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and if applicable, on the Stastical of Summary of Certain Liabilities and Related Data.	\$ 2,090.00
19.	Describe any increase/decrease in expenditures anticipated to occur within the year following the filing to None	his document:
20.	STATEMENT OF MONTHLY NET INCOME a. Average monthly income from Line 15 of Schedule I	\$ 2,100.42
	b. Average monthly expenses from Line 18 above	\$ 2,090.00
	c. Monthly net income (a. minus b.)	\$ 10.42
	d. Total amount to be paid into plan monthly	\$ -

Document Page 23 of 40 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Amanda Victoria Lorimer, Debtor

Attorney for Debtor: Andrew B Nelson

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

01. INCOME FROM EMPLOYMENT OR OPERATION OF BUSINESS:

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

SOURCE	
employment	
SOURCE	
	employment

Document UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Amanda Victoria Lorimer, Debtor

Attorney for Debtor: Andrew B Nelson

	STATEMENT OF FIN	IANCIAL AFFAIRS	
02. INCOME OTHER THAN FROM	M EMPLOYMENT OR OPERATION	OF BUSINESS:	
the two years immediately preced spouse separately. (Married debto	ng the commencement of this case.	ployment, trade, profession, operation Give particulars. If a joint petition is 13 must state income for each spoud.)	filed, state income for each
AMOUNT	SOURCE		
Spouse			
AMOUNT	SOURCE		
03. PAYMENTS TO CREDITORS Complete a. or b. as appropriate,			
services, and other debts to any c value of all property that constitute that were made to a creditor on ac an approved nonprofit budgeting a	reditor made within 90 days immedia is or is affected by such transfer is no count of a domestic support obligation and creditor counseling agency. (Ma	ER DEBTS: List all payments on loa ately proceeding the commencement of less than \$600.00. Indicate with a con or as part of an alternative repayr rried debtors filing under chapter 12 ed, unless the spouses are separate	of this case if the aggregate an asterisk (*) any payments ment schedule under a plan b or chapter 13 must include
Name and Address of Creditor	Dates of Payments	Amount Paid	Amount Still Owing

or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Dates of

Payment/Transfers

Amount Paid or Value of

Transfers

Amount Still Owing

Name and Address

of Creditor

Case 08-21386 Doc 1 Filed 08/14/08 Entered 08/14/08 15:18:31 Desc Main Page 25 of 40 Document

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Amanda Victoria Lorimer, Debtor

Attorney for Debtor: Andrew B Nelson

STATEMENT OF FINANCIAL AFFAIRS

c. ALL DEBTORS: List all payments made within 1 year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments be either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name & Address of Creditor & Relationship to Debtor

Dates of Payments Amount Paid or Value of Transfers

Amount Still Owing

Richard Lorimer, 7225 Western Ave., Darien, IL 60561, Debtor's father

Oct. 07 through Feb. 08

\$550 total

\$4,500

X

04. SUITS AND ADMINISTRATIVE PROCEEDINGS, EXECUTIONS, GARNISHMENTS AND ATTACHMENTS:

List all lawsuits & administrative proceedings to which the debtor is or was a party within 1 (one) year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER

NATURE OF **PROCEEDING**

COURT OF AGENCY AND LOCATION

STATUS OF DISPOSITION

NONE

04b. WAGES OR ACCOUNTS GARNISHED: Describe all property that has been attached, garnished or seized under any legal or equitable process within (1) one year preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Person for Whose Benefit Property was Seized

Date of Seizure Description and Value of Property

NONE X

05. REPOSSESSION, FORECLOSURES AND RETURNS:

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Creditor or Seller

Date of Repossession, Foreclosure Sale, Transfer or Return

Description and Value of Property



Case 08-21386 Doc 1 Filed 08/14/08 Entered 08/14/08 15:18:31 Desc Main Document Page 26 of 40

Document Page 26 of 40 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Amanda Victoria Lorimer, Debtor

Attorney for Debtor: Andrew B Nelson

STATEMENT OF FINANCIAL AFFAIRS

NONE

06. ASSIGNMENTS AND RECEIVERSHIPS:

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Date Terms of
Address of of Assignment or
Assignee Assignment Settlement

NONE

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one (1) year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and
AddressName & LocationDateDescriptionof Custodianof Court Caseofand Value ofof CustodianTitle & NumberOrderProperty

07. GIFTS:

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Person or to Debtor, of and Value
Organization If Any Gift Description

Charitable organization Monthly \$20 per month

American Cancer Society, PO Box 22718, Oklahoma City, OK 73123 and American Diabetes Association, PO Box 11454, Alexandria, VA 22312

NONE

08. LOSSES:

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Description and Description of Circumstances and, Value if Loss Was Covered in Whole or in Of Property Part by Insurance, Give Particulars Loss

Case 08-21386 Doc 1 Filed 08/14/08 Entered 08/14/08 15:18:31 Desc Main Document Page 27 of 40

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Amanda Victoria Lorimer, Debtor

Attorney for Debtor: Andrew B Nelson

STATEMENT OF FINANCIAL AFFAIRS

NONE

08. LOSSES:

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Description and Value of Property Description of Circumstances and, if Loss Was Covered in Whole or in Part by Insurance, Give Particulars

Date of Loss

09. PAYMENTS RELATED TO DEBT COUNSELING OR BANKRUPTCY:

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one (1) year immediately preceding the commencement of this case.

Name and Address of Payee Date of Payment, Name of Payer if Other Than Debtor Amount of Money or Description and Value of Property

Payment/Value:

1,800.00

Law Office of Peter Francis Geraci 55 E. Monroe Street #3400

Chicago, IL60603

09a. PAYMENTS RELATED TO DEBT COUNSELING OR BANKRUPTCY: List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within 1 year immediately preceding the commencement of this case.

Name and Address of Payee Date of Payment, Name of Payer if Other Than Debtor Amount of Money or description and Value of Property

MMI/CCCS 9009 W. Loop S. Houston, TX 77096 Phone 866.983.2227 2008 \$50.00

Case 08-21386 Doc 1 Filed 08/14/08 Entered 08/14/08 15:18:31 Desc Mair Document Page 28 of 40

Document Page 28 of 40 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Amanda Victoria Lorimer, Debtor

Attorney for Debtor: Andrew B Nelson

STATEMENT OF FINANCIAL AFFAIRS

NONE

10. OTHER TRANSFERS

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security with two (2) years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of . Describe Property
Transferee, Relationship . Transferred and
to Debtor Date Value Received



10b. List all property transferred by the debtor within ten (10) years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

Name of Date(s) Amount and Date
Trust or of of Sale or
other Device Transfer(s) Closing

11. CLOSED FINANCIAL ACCOUNTS:

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one (1) year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Type of Account, Last Four Digits Amount and Address of of Account Number, and Amount of Institution Final Balance Closing

Checking account 2008, \$0 balance at time of

LaSalle Bank Checking account 2008, \$0 balance a

LaSalle Bank

Savings account

2008, \$0 balance at time of closing

NONE

12. SAFE DEPOSIT BOXES:

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Bank or Other Depository

Names & Addresses of Those With Access to Box or depository

Description of Contents Date of Transfer or Surrender, if Any

Document Page 29 of 40 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Amanda Victoria Lorimer, Debtor

	STATEMENT OF FIN	ANCIAL AFFAIRS	
13. SETOFFS:			
of this case. (Married debtors filing	•	deposit of the debtor within 90 days precinclude information concerning either or petition is not filed.)	•
Name and Address	Date	Amount	
of Creditor	of Setoff	of Setoff	
14. LIST ALL PROPERTY HELD	FOR ANOTHER PERSON:		
List all property owned by anothe	er person that the debtor holds or control	ols.	
Name and Address	Description and	Location	
of Owner	Value of Property	of Property	
45 PRIOR ADDRESS OF RED	COD(O)		
15. PRIOR ADDRESS OF DEBT	OR(S):		
	. , ,	mmencement of this case, list all premise this case. If a joint petition is filed, report	
	Name	Dates of	
Address	Used	Occupancy	
16. SPOUSES and FORMER SE	POUSES:		
		wealth, or territory (including Alaska, Arizo /isconsin) within eight (8) years immediate	

Case 08-21386 Doc 1 Filed 08/14/08 Entered 08/14/08 15:18:31 Desc Main Document Page 30 of 40

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Amanda Victoria Lorimer, Debtor

Attorney for Debtor: Andrew B Nelson

STATEMENT OF FINANCIAL AFFAIRS

NONE

17. ENVIRONMENTAL INFORMATION:

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil surface water, ground water, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of the these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous material" means anything defined as a hazardous waste, hazardous or toxic substances, pollutant, or contaminant, etc. under environmental Law.

NONE

17a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

Site Name Name and Address Date Environmental and Address of Governmental Unit of Notice Law

NONE

17b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

Site Name Name and Address Date Environmental and Address of Governmental Unit of Notice Law

NONE

17c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

Name and Address of
Governmental UnitDocket
NumberStatus of
Disposition

Case 08-21386 Doc 1 Filed 08/14/08 Entered 08/14/08 15:18:31 Document Page 31 of 40

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Amanda Victoria Lorimer, Debtor

Name & Last Four Digits of

Attorney for Debtor: Andrew B Nelson

STATEMENT OF FINANCIAL AFFAIRS

NONE
Х

18 NATURE, LOCATION AND NAME OF BUSINESS

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six (6) years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six (6) years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six (6) years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six (6) years immediately preceding the commencement of this case.

Nature

oc. Sec. No./Complete EIN or Other TaxPayer I.D. No.	Address	of Business	and Ending Dates
b. Identify any business listed in sub	odivision a., above, that is "single	asset real estate" as defined in 11 US	SC 101.
Name	Address		
The following questions are to be co	ompleted by every debtor that is a	corporation or partnership and by a	ny individual debtor who is
has been, within six years immediate	ely preceding the commencement percent of the voting or equity sect	, ,	, , ,

partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. BOOKS, RECORDS AND FINANCIAL STATEMENTS:

List all bookkeepers and accountants who within two (2) years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

Name	Dates Services
and Address	Rendered

Beginning

Case 08-21386 Doc 1 Filed 08/14/08 Entered 08/14/08 15:18:31 Desc Main Document Page 32 of 40

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Amanda Victoria Lorimer, Debtor

	STATEMENT OF FIN	ANCIAL AFFAIRS
	iduals who within two (2) years immediately prepared a financial statement of the debtor.	receding the filing of this bankruptcy case have audited the boo
Name	Address	Dates Services Rendered
	duals who at the time of the commencement or books of account and records are not available	of this case were in possession of the books of account and recole, explain.
Name	Address	
	utions, creditors and other parties, including n n two (2) years immediately preceding the cor	nercantile and trade agencies, to whom a financial statement w nmencement of this case.
Name and Address	Date Issued	
20. INVENTORIES List the dates of the last to the dollar amount and bas		ne of the person who supervised the taking of each inventory, a
Date	Inventory	Dollar Amount of Inventory
of Inventory	Supervisor	(specify cost, market of other basis)
b. List the name and addr	ess of the person having possession of the re	cords of each of the inventories reported in a., above.
Date of Inventory	Name and Addresses of Custodian of Inventory Records	
21. CURRENT PARTNER	RS, OFFICERS, DIRECTORS AND SHAREH	OLDERS:
a. If the debtor is a partne	rship, list nature and percentage of interest of	each member of the partnership.
Name and Address	Nature of Interest	Percentage of Interest

Document Page 33 of 40 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Amanda Victoria Lorimer, Debtor

CURRENT PARTNERS, OFFICERS, DIRECTORS AND SHAREHOL If the debtor is a partnership, list nature and percentage of interest of example and Address If the debtor is a corporation, list all officers & directors of the corporators, or holds 5% or more of the voting or equity securities of the corporators, or holds 5% or more of the voting or equity securities of the corporators and Address Title FORMER PARTNERS, OFFICERS, DIRECTORS AND SHAREHOLD be debtor is a partnership, list the nature and percentage of partnership. Name Address Out of the debtor is a corporation, list all officers, or directors whose relating the debtor is a corporation, list all officers, or directors whose relating the debtor is a corporation, list all officers, or directors whose relating the debtor is a corporation, list all officers, or directors whose relating the debtor is a corporation, list all officers, or directors whose relating the debtor is a corporation, list all officers, or directors whose relating the debtor is a corporation, list all officers, or directors whose relating the debtor is a corporation, list all officers, or directors whose relating the debtor is a corporation, list all officers, or directors whose relating the debtor is a corporation, list all officers, or directors whose relating the debtor is a corporation, list all officers, or directors whose relating the debtor is a corporation, list all officers, or directors whose relating the debtor is a corporation, list all officers, or directors whose relating the debtor is a corporation of the c	n member of the partnership. Percentage of Interest on; and each stockholder who directly or indirectly ow
Name and Address of Interest Descriptions of Interest	Percentage of Interest on; and each stockholder who directly or indirectly owation. Nature and Percentage of
and Address of Interest D. If the debtor is a corporation, list all officers & directors of the corporations, or holds 5% or more of the voting or equity securities of the corporation in the corporation in the corporation in the corporation is a partnership, list the nature and percentage of partnership. Name Address D. If the debtor is a corporation, list all officers, or directors whose relating inediately preceding the commencement of this case. Name Title Name Title	Interest on; and each stockholder who directly or indirectly owation. Nature and Percentage of
trols, or holds 5% or more of the voting or equity securities of the corp Name	Nature and Percentage of
Name Address If the debtor is a corporation, list all officers, or directors whose relatinediately preceding the commencement of this case. Name Name Name Title	
Name . and Address Title	Date of Withdrawal
	ship with the corporation terminated within one (1) ye Date of Termination
ne debtor is a partnership or corporation, list all withdrawals or distribut n, bonuses, loans, stock redemptions, options exercised and any othe	
n, bonuses, loans, stock redemptions, options exercised and any othe nmencement of this case. In ame and Address of Date and	

Case 08-21386 Doc 1 Filed 08/14/08 Entered 08/14/08 15:18:31 Desc Main Page 34 of 40 Document

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Amanda Victoria Lorimer, Debtor

Attorney for Debtor: Andrew B Nelson

STATEMENT OF FINANCIAL AFFAIRS

NONE X

24. TAX CONSOLIDATION GROUP:

If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within six (6) years immediately preceding the commencement of the case.

Name of Parent Corporation

Taxpayer Identification Number (EIN)

NONE

25. PENSION FUNDS:

If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within six (6) years immediately preceding the commencement of the case.

Name of Pension Fund

TaxPayer Identification Number (EIN)

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachment thereto and that they are true and correct.

Dated: 08/12/2008 /s/ Amanda Victoria Lorimer Amanda Victoria Lorimer X Date & Sign

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

Document Page 35 of 40 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Amanda Victoria Lorimer / Debtor

Attorney for Debtor: Andrew B Nelson

STATEMENT OF INTENTION

- 1. Debtor(s) have filed a schedule of assets/liabilities including consumer debts secured by property of the estate.
- 2. Debtor(s) intention with respects to their property of the estate which secures those consumer debts is as follows:
- 3. Debtor(s) understand that 521(2)(B) of the Bankruptcy Code requires that the below stated intentions must be performed within 45 days of filing.

Description of Property

Creditor's Name

Intention

PROPERTY TO BE RETAINED

[x] None

PROPERTY TO BE SURRENDERED

CitiMortgage- 1603 Fairway Drive Lisle, IL 60532

(Debtor's Residence)

<u>Citi Mortgage</u>

Surrender

Bankruptcy Department PO Box 183040

Columbus OH 43218

CitiMortgage- 1603 Fairway Drive Lisle, IL 60532

(Debtor's Residence)

Four Lake Condo c/o EPI Realty & Mgmt 14032 S. Kostner

Suite M

Surrender

*524(c): Debt will be reaffirmed pursuant to Sec. 524(c)

*722: Property is claimed as exempt and will be redeemed pursuant to Sec. 722

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 08/12/2008

/s/ Amanda Victoria Lorimer

Amanda Victoria Lorimer

X Date & Sign

^{*} Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

Document Page 36 of 40 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Amanda Victoria Lorimer, Debtor

Attorney for Debtor: Andrew B Nelson

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, C, D, E, F, I and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

			INTS SCHEDULED	S SCHEDULED	
Name of Schedule	Attached YES NO	Pages	Assets	Liabilities	Other
SCHEDULE A - Real Property	Yes	1	\$193,000	\$-	\$-
SCHEDULE B - Personal Property	Yes	3	\$7,010	\$-	\$-
SCHEDULE C - Property Claimed as Exempt	Yes	1+	\$-	\$-	\$-
SCHEDULE D - Creditors Holding Secured Claims	Yes	1+	\$-	\$192,293	\$-
SCHEDULE E - Creditors Holding Unsecured Priority Claims	Yes	2	\$-	\$-	\$-
SCHEDULE F - Creditors Holding Unsecured Nonpriority Claims	Yes	1+	\$-	\$49,730	\$-
SCHEDULE G - Executory Contracts and Unexpired Leases	Yes	1	\$-	\$-	\$-
SCHEDULE H - CoDebtors	Yes	1	\$-	\$-	\$-
SCHEDULE I - Current Income of Individual Debtor(s)	Yes	1	\$-	\$-	\$2,100
SCHEDULE J - Current Expenditures of Individual Debtor(s)	Yes	1	\$-	\$-	\$2,090
TOTALS			\$ 200,010 TOTAL ASSETS	\$ 242,023 TOTAL LIABILITIES	

Case 08-21386 Doc 1 Filed 08/14/08 Entered 08/14/08 15:18:31 Desc Main Document Page 37 of 40

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Amanda Victoria Lorimer / Debtor

Bankruptcy Docket #:

Attorney for Debtor: Andrew B Nelson

STATISTICAL SUMMARY OF CERTAIN LIABILITIES - 28 U.S.C. § 159

If you are an individual debtor whose debts are primarily consumer debts as defined in 101(8) of the Bankruptcy Code (11 U.S.C. 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts and, therefore, are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C § 159
Summarize the following types of liabilities, as reported in the Schedules, and total them

Type of Liability	Amount
Domestic Support Obligations (From Schedule E)	\$ 0
Taxes and Certain Other Debts Owed to governmental Units (From Schedule E)	\$ 0
Claims for Death or Personal Injury While Debtor was Intoxicated (From Schedule E) whether disputed or undisputed)	\$ 0
Student Loan Obligations (From Schedule F)	\$ 3,600.00
Domestic Support Separation Agreement and Divorce Decree Obligations Not Reported on (Schedule E).	\$ 0
Obligations to Pension or Profit Sharing and Other Similar Obligations (From Schedule F)	\$ 0
TOTAL	\$ 3,600
State the following:	
Average Income (from Schedule I, Line 16)	\$ 2,100.42

Average Income (from Schedule I, Line 16)	\$ 2,100.42
Average Expenses (from Schedule J, Line 18)	\$ 2,090.00
Current Monthly Income (from Form 22A Line 12; or, Form 22B Line 11; or, Form 22C Line 20)	\$ 3,090.28

State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	\$ 0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" Column		\$0
4. Total from Schedule F		\$ 49,730.00
5. Total of non-priority unsecured debt (sum of 1,3 and 4)		\$ 49,730.00

Case 08-21386 Doc 1 Filed 08/14/08 Entered 08/14/08 15:18:31 Desc Main Document Page 38 of 40

Document Page 38 of 40 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Amanda Victoria Lorimer Debtor

Bankruptcy Docket #:

Attorney for Debtor: Andrew B Nelson

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, and that they are true and correct to the best of my knowledge, information and belief. I have disclosed on the foregoing schedules all property or assets I may have an interest in, the correct value of it, and every debt I may be liable for. I accept the risk that some debts won't be discharged. I have been advised of the difference between Chapter 7 and Chapter 13, income & expense concepts, budgeting, and have made full disclosure.

Debtor's attorney has advised debtor that creditors can object to discharge of their debt on a variety of grounds including fraud, recent credit usage, divorce and support obligations and reckless conduct.

Debtor's attorney has advised debtor that non-dischargeable debts such as taxes, student loans, fines by government units and liens on property of debtor are generally unaffected by bankruptcy.

Dated: 08/12/2008

/s/ Amanda Victoria Lorimer

X Date & Sign

Amanda Victoria Lorimer

if joint case, both spouses must sign. If NOT a joint case the joint debtor will NOT appear.

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. 110)

Non-Attorney Petition Preparers were **NOT** used to prepare any portion of this petition. All documents were produced by the Law Offices of Peter Francis Geraci.

THIS SECTION ONLY APPLIES TO PETITION PREPARERS AND HAS NOTHING TO DO WITH THIS CASE

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP

This is a personal bankruptcy for an individual(s) and **NOT** a corporation or partnership.

THIS SECTION ONLY APPLIES TO CORPORTATIONS & PARTNERSHIPS AND HAS NOTHING TO DO WITH THIS CASE

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

PFG Record # 356577 Official Form 6-Decl 10/05) Page 1 of 1

Document Page 39 of 40 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Amanda Victoria Lorimer, Debtor

Attorney for Debtor: Andrew B Nelson

VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 08/12/2008

/s/ Amanda Victoria Lorimer
Amanda Victoria Lorimer

X Date & Sign

^{*} Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

Amanda Victoria Lorimer Debtor

NOTICE TO INDIVIDUAL CONSUMER DEBTOR(S)

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> bankruptcy filing. Briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) must be provided by nonprofit budget & credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

- 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors
- Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)
- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not

Chapter 13: Repayment of All or Part of Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family farm or fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

I (We), the debtor(s), affirm that I (we) have received and read this notice.

Dated: 08/12/2008 /s/ Amanda Victoria Lorimer

Amanda Victoria Lorimer

~

Sign & Date Here



Sign & Date Here

Dated: 08/14/2008 /s/ Andrew B Nelson

Attorney: Andrew B Nelson Bar No: 6276704